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Search Results -

Terms	Documents
(fidelity or surety) same bond\$3 same (issu\$3 or permit\$6) same (customer\$ or consumer\$)	10

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L12

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Clear

Interrupt

Search History

DATE: Monday, March 26, 2007
 [Purge Queries](#)
 [Printable Copy](#)
 [Create Case](#)

Set Name Query side by side	Hit Count	Set Name result set
<i>DB=PGPB,USPT; PLUR=YES; OP=ADJ</i>		
<u>L12</u> (fidelity or surety) same bond\$3 same (issu\$3 or permit\$6) same (customer\$ or consumer\$)	10	<u>L12</u>
<u>L11</u> (fidelity or surety) same bond\$3 same (issu\$3 or permit\$6) same (customer\$ or consumer\$) same (imag\$3 or view\$3)	0	<u>L11</u>
<u>L10</u> L9 and (automat\$6 or electronic\$6 or digit\$4 or captur\$3)	4	<u>L10</u>
<u>L9</u> (fidelity or surety) same bond\$3 same (issu\$3 or permit\$6 or allow\$6) same (imag\$3 or view\$3)	6	<u>L9</u>
<u>L8</u> (fidelity or surety) same bond\$3 same (issu\$3 or permit\$6 or allow\$6) same (customer\$ or consumer\$) same (imag\$3 or view\$3)	0	<u>L8</u>
<u>L7</u> (captur\$6 or automat\$6) same(fidelity or surety) same bond\$3 same (issu\$3 or permit\$6 or allow\$6) same (customer\$ or consumer\$) same (imag\$3 or view\$3)	0	<u>L7</u>
<u>L6</u> (captur\$6 or automat\$6) same(fidelity or surety) same bond\$3 same (issu\$3 or permit\$6 or allow\$6) same (customer\$ or consumer\$) same (imag\$3 or view\$3)	0	<u>L6</u>

	same (predefin\$6 or predetermin\$6) same form\$6		
<u>L5</u>	L1 and(fidelity or surety) same bond\$3	2	<u>L5</u>
<u>L4</u>	L1 and(captur\$6 or automat\$6 or digit\$6) same(fidelity or surety) same bond\$3	0	<u>L4</u>
<u>L3</u>	L1 and (captur\$6 or automat\$6) same(fidelity or surety) same bond\$3 same (issu\$3 or permit\$6 or allow\$6) same (customer\$ or consumer\$)	0	<u>L3</u>
<u>L2</u>	L1 and (captur\$6 or automat\$6) same(fidelity or surety) same bond\$3 same (issu\$3 or permit\$6 or allow\$6) same (customer\$ or consumer\$) same (imag\$3 or view\$3) same (predefin\$6 or predetermin\$6) same form\$6 (20010044734 or 20050261943 or 20060173720 or 4831526 or 5429506 or 5655085 or 6456979 or 5191522 or 5523942 or 5704045 or 5752236 or 5845256 or 5873066 or 5897619 or 6119093 or 6584446 or 6594635 or 6804787 or 6937990 or 6999935 or 7191463 or 20020029158 or 20020055862 or 20020072936 or 20020087364 or 20020099596 or 20020111835 or 20020116231 or 20020120474 or 20020120476 or 20020138307 or 20020143583 or 20020165740 or 20020198743 or 20030009359 or 20030018497 or 20030040934 or 20030167191 or 20030187768 or 20030200125 or 20030215092 or 20030217290 or 20040002875 or 20040128170 or 20040148201 or 20040148202 or 20040172310 or 20040199446 or 20040225536 or 20040230460).pn.	0	<u>L2</u>
<u>L1</u>		50	<u>L1</u>

END OF SEARCH HISTORY

[First Hit](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

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L12: Entry 3 of 10

File: PGPB

Mar 25, 2004

DOCUMENT-IDENTIFIER: US 20040059638 A1

TITLE: Systems and methods for bonding information and services

Summary of Invention Paragraph:

[0009] Systems and methods consistent with the present invention address this need by providing to participating servers a mechanism for supplying a guarantee to their customers, under a surety bond issued by a bona fide, financially competent bonding institution (or "bonding agent"), that certain services will be provided and that information provided by the server is accurate and valid.

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

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L10: Entry 3 of 4

File: USPT

Mar 20, 2007

DOCUMENT-IDENTIFIER: US 7194435 B1

TITLE: Computerized method, apparatus and system for issuing surety bonds

Abstract Text (1):

A method, system and apparatus for obtaining a bond is disclosed. The invention employs a computer system that has a work station in communication with a server to provide information on a contractor that is required by a surety over the computer system. The server is provided with owner/obligee information concerning a bond over the network. A surety is selected to provide the bond and the identity of the surety is presented over said computer network. The type of bond sought is identified. Approval of the bond is requested over the computer network and a decision on the bond request is obtained over the network. The approval decision includes an authorization code that is presented at a bid letting along with the contractor's bid. The authorization code permits an owner/obligee to view an approved bond through the computer network.

Brief Summary Text (16):

The invention is directed to improved methods, apparatus and system for issuing and transmitting surety bonds, including but not limited to bid bonds, contract, court and subdivision bonds, performance bonds, customs bonds, notary bonds, liquor license bonds, license and permit bonds, small business administration bonds, bail bonds, supersedeas bonds or other bonds required in litigation, etc. The present invention also has applicability in the field of insurance and other businesses including but not limited to binding certificates of insurance and policy endorsements. The invention relates generally to computerized systems and more particularly to a computerized system for automated issuances of bonds through a communications linkage for communicating and processing information necessary for the issuance of a bond in a timely and efficient manner. The invention also relates to a system for the collection, processing, and dissemination of bond related information generated from the application process.

Brief Summary Text (17):

The present invention is a computerized system for automated execution of bonds through an Internet or Intranet website or other communications linkage for communicating and processing information. In addition, the present invention permits designated persons to view approved bonds from remote locations as a security feature. In order to log onto the system a user account and/or password are inputted.

Description Paragraph (46):

In the present invention the agent or other person seeking a bid bond or any other bond has a password and/or account number in order to logon to the system from a remote location using the Internet, an Intranet or other communication means. FIG. 1A and FIG. 1B show representative computer systems that may be used by the agent in connection with the present invention. The present invention is directed to a system and more preferably a computer network for accessing the information on a network, such as the Internet. The term computer network as used herein is used in its broadest sense, i.e., as any configuration of data processing devices and software connected for information exchange. The present invention can include personal computers, personal digital assistants (PDA's), set top boxes used on or

in connection with televisions, and any other type of appliance that can access a collection of data such as the Internet.

Description Paragraph (63):

Once the agent selects the appropriate surety for the particular bid and the agent seeks approval, the agent is given an opportunity to check over the information included for errors. FIG. 10 shows a representative screen for the user to review the key information before the bond is executed. The NAIC code identifies the surety. The date and time to the second can be archived at the time of execution on the screen of FIG. 11. If the information in FIG. 10 is correct then the time of the application is recorded since many obligees require that a bond be obtained prior to a particular deadline and the bid information is transmitted directly to the appropriate person at the surety electronically. A cautionary notice should appear prior to approval of the bond. This warning will query the user to be sure that the bond is to be approved. When the bid information is transmitted to the appropriate person at the surety, that person's computer will provide a message that a bid has been received. This approach avoids the delays inherent in the prior system where facsimile transmissions of the bid information were relied on. Where a facsimile was used, the bid information would be transmitted to the fax machine which was not necessarily near the desk of the person with responsibility to act on the bid application. The agent would then have to wait until the bid was brought from the fax machine location to the surety's appropriate person. This added delays to the system that are avoided using the present invention.

Description Paragraph (64):

Under the prior system of obtaining bonds once the bond was approved by the surety the agent would then have to put the paper work together and send it to the contractor. Since the bond was typically not requested by the contractor until just before the deadline delivery to the contractor usually required hand delivery or delivery by overnight courier with all the trouble that weather and other delays can engender. Under the present invention these problems are avoided. Once the bid is approved, the contractor is provided with a code number typically called an authorization code. FIG. 11 is a screen that shows the electronic bond. The contractor places the code on his bid papers and submits them to the obligee at the bid letting. The obligee logs onto the system and provides the contractors authorization code to review the bid. The surety can also use the system to search bonds by number as seen in FIG. 16. The system also permits the surety to view, in real time all of the executed bonds of each agent for quality control purposes. Another advantage for the agent is that the agent can limit access to the system by limiting the individuals who access to the authorization code and/or password. Since the agent can change his password as necessary, the agent has more control over employees and can prevent certain employees from having access to the system. In addition, when an employee leaves employment the agent can change the password without having to worry about unauthorized access to bonds and bond information. FIG. 12 is a contractor information screen for the contractor to input information. FIG. 12A is a screen to search for a contractor. FIG. 13 is a screen for the agency to input employee information for the employee to have authority to issue bonds. Initially, once the surety approves of the agent one key person at the agency will be the authorized person at the agency for all bonds. This may be the owner manager or some other person. This key person can, if desired, grant sub-authorizations to other employees that permit these additional persons to issue bonds. The number of these sub-authorizations may be increased, decreased or terminated completely as needed. This authority can be readily cancelled if any impropriety is uncovered. FIG. 14 shows a representative screen for the authorized employee of the agency to fill out to have access to the system. FIG. 15 is a representative example of the log in page for the owner/obligee to access all the bonds information. For example, the name of the organization for whom the bonds were issued may be inserted and information on all of the selected executed bonds is accessed. No changes or transactions may be made to the bonds.

Description Paragraph (65):

In FIG. 3 an example of a screen for a user to search pending bonds is shown. The name of the contractor or the name of the owner/obligee is inserted and a search may be performed. In the event all pending bonds are to be searched, the fields are left blank and the user merely clicks the search box. FIG. 4 shows an example of a listing of bonds in chronological order by the bid date. The list may be used as a daily or other work list of the bonds to be approved. The appropriate surety company can see the pending bond and accept it as a bid bond request. FIG. 5 shows the screen for a pending bid bond. The screen lists all the necessary information in order for it to be approved. FIG. 17 is an example of the electronic bid bond of the present invention. The exact date and time of the bid bond approval is archived. The name of the surety and the surety's NAC code is identified. This code designates the exact surety and avoids the confusion of similar surety names. The name of the person who executed the bid bond is at the bottom. This form can be modified so that the necessary information for each jurisdiction is available.

CLAIMS:

40. A method of obtaining a surety bond over a computer network, said computer network comprising, at least an agent computer, a surety computer, and a owner/obligee computer, said method comprising: an applicant for a bond said applicant accessing a website of a bonding agent through a login and a password; entering a bond request to said bonding agency over said computer network; providing said bonding agency with a name of a applicant, said applicants address, the identity of an owner/obligee for whom the bond is required, an identification of the bond form required, an estimated contract price, an amount of the bid security, a contract number or IFB number, and a description of the job over said computer network; said bonding agent selecting a surety over said computer network for issuing a bond from one or more surety companies that have pre-approved said agent applying for said bond, said bonding agent using said bonding agent's computer to select said surety; selecting over said computer network said bond from the group consisting of, bid bonds, contract bonds, court bonds, subdivision bonds, performance bonds, customs bonds, notary bonds, liquor license bonds, license bonds permit bonds, small business administration bonds, bail bonds, and supersedeas bond, said bonding agent using said bonding agent's computer to select said bond; transmitting information obtained by said agent electronically to one or more said surety companies over said computer network, said bonding agent using said bonding agent's computer to transmit said information; requesting approval of the bond from at least one of said surety companies over said computer network, said bonding agent using said bonding agent's computer to request said approval; upon approval of the bond by the surety company over said computer network, providing the applicant with a code for accessing the bond over said computer network; providing an owner/obligee, over said computer network, with said code at the bid letting, said owner/obligee using said owner's/obligee's computer to receive said code; permitting said obligee to log onto said computer network, through the use of said code to review the bond issued by said surety company, said owner/obligee using said owner's/obligee's computer to logon to said computer network.

41. A method of obtaining a surety bond over a computer network, said computer network comprising, at least an agent computer, a surety computer, and a third party computer, said method comprising: an applicant for a bond accessing website of a bonding agency through a login and a password; said contractor entering a bond request, over said computer network to said bonding agent; said agent providing one or more sureties with a name of a contractor, said contractor's address, the identity of an owner/obligee for whom the bond is required, an identification of the bond form required, an estimated contract price, an amount of the bid security, a contract number or IFB number, and a description of the job, over said computer network; said agent selecting a surety for issuing a bond from one or more surety companies that have pre-approved an agent applying for said bond, said bonding agent using said bonding agent's computer to select said surety; said agent

selecting a bond from the group consisting, of bid bonds, contract bonds, court bonds, subdivision bonds, performance bonds, customs bonds, notary bonds, liquor license bonds, license bonds permit bonds, small business administration bonds, bail bonds, and supersede as bonds, over said computer network, said bonding agent using said bonding agent's computer to select said bond; said agent transmitting the information obtained from said applicant electronically to said surety company, over said computer network, said bonding agent using said bonding agent's computer to transmit said information; requesting approval of the bond from said surety company, over said computer network, said bonding agent using said bonding agent's computer to request said approval; upon approval of the bond by the surety company providing the applicant with a code for accessing the bond, over said computer network; providing an owner/obligee with said code at the bid letting, over said computer network, said owner/obligee using said owner's/obligee's computer to receive said code; permitting said obligee to log onto said computer network through the use of said code to review the bond, said owner/obligee using said owner's/obligee's computer to logon to said computer network.

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)